

In re:  
Sharonn E. Thomas  
Debtor

Case No. 18-17430-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 01, 2022

User: admin  
Form ID: 318

Page 1 of 6  
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2022:

Recip ID	Recipient Name and Address
db	+ Sharonn E. Thomas, 856 North 29th St., Philadelphia, PA 19130-1144
14227515	+ Andria Norton, 3508 N 23rd St., Philadelphia, PA 19140-3850
14227421	+ Asset Maximization Group Inc., Po Box 190191, South Richmond Hill NY 11419-0191
14227516	+ Barbara Hines, 504 N 57th St, 2nd Floor, Philadelphia, PA 19131-4804
14227496	Brown and Thomas, 2105 Voorhees Town Center, Voorhees, NJ 08043
14227517	+ Calvin Terrell, 6101 W Oxford St 1st Floor, Philadelphia, PA 19151-4541
14227423	+ Cavalry SPV I, LLC., Schachter Portnoy, 3490 US Route 1, Princeton, NJ 08540-5920
14227426	+ Citimortgage Inc., Po Box 6243, Sioux Falls, SD 57117-6243
14227427	City of Philadelphia, 1401 JFK Blvd, Concourse Level, Dept. of Revenue- Water Revenue, Philadelphia, PA 19102
14227497	Dietch Financial, Po Box 6154, Rapid City, SD 57709-6150
14259533	Ditech Financial LLC, P.O. Box 6154, Rapid City SD 57709-6154
14227430	+ Ditech Financial Services, 5401 N. Pima Rd. Ste. 150, Scottsdale, AZ 85250-2630
14227431	E.McCord Clayton, Clayton Commerical Litigation, 2 Penn Center, 1500 JFK Blvd. Ste. 920, Philadelphia, PA 19102
14227520	+ Earl Hill and Brenda Royal, 3060 Bonsall St, Philadelphia, PA 19132-1402
14227434	First Tennessee Bank, Po Box 1469, Knoxville, TN 37901-1469
14258166	+ First Tennessee Bank National Assoc., c/o Law Office of Gregory Javardian, LLC, 1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030
14250212	HSBC Bank USA, N.A., As Indenture et al, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL, 33416-4605
14227521	+ Jim McGarvey, 5621 Walton St 19143, Philadelphia, PA 19143-2425
14227522	+ Linda Thomas, 5728 Hoffman St, Philadelphia, PA 19143-3923
14227523	+ Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001
14227501	Mario J Hanyan Esq., 1617 JFK Blvd. Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103
14227525	+ Mary Clark, 2924 Ringgold St, Philadelphia, PA 19132-1907
14227502	+ Matteo S. Weiner, KML Law Group, 701 Market Street Ste. 5000, Philadelphia, PA 19106-1541
14227526	+ Monique Trotter, 2607 N 24th St, Philadelphia, PA 19132-3613
14227438	NationStar Mortgage, 8950 Cypress Waters Blvd., Irving, TX 75063
14227527	+ Norman Scott, 6106 W. Oxford St. 2nd Floor, Philadelphia, PA 19151-4540
14227528	+ Patricia Trotter, 3508 N 23rd St. 2nd Floor, Philadelphia, PA 19140-3847
14227504	+ Peter Meltzer, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204
14227506	Philadelphia, 900 Market St. Ste. 400, Philadelphia, PA 19107-4233
14227529	+ Quintisha Pace, 1720 Taney St, Philadelphia, PA 19121-2821
14227508	+ Rebecca A. Solarz, KML Law Group PC, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14227530	#+ Robert Sanders, 504 N 57th St First floor, Philadelphia, PA 19131-4804
14227531	+ Sam Polk, 3508 N 23rd 3rd floor, Philadelphia, PA 19140-3847
14227511	Shapiro and Fishman, 3600 Horizon Drive, Ste. 150, King of Prussia, PA 19406-4702
14252626	THE BANK OF NEW YORK MELLON F/K/A THE, BANK OF NEW YORK AS TRUSTEE FOR FIRST, HORIZON ALTERNATIVE MORTGAGE SECURITIES, TRUST 2006-FA2, PO Box 619096, Dallas TX 75261
14227475	The Galman Law Group, 2 Penn Center Plaza Ste. 1120, Philadelphia, PA 19102
14227513	+ Wells Fargo, E2578-021 Po Box 3599, Rancho Cucamonga, CA 91729-3599
14227479	Wilmington Trust National Associates, Fay Servicing LLC., 3000 Kellyway Drive, Ste. 150, Carrollton, TX 75006-3357

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**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID tr	Notice Type: Email Address EDI: BTPDERSHAW.COM	Date/Time	Recipient Name and Address
		Nov 02 2022 04:48:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Nov 02 2022 00:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 02 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2022 00:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14227420	^ MEBN	Nov 02 2022 00:43:58	Account Resolution Services, 1643 North Harrison Pkwy, Bldg. H, Ste. 100, Fort LauderdaleFL 33323-2857
14227422	+ EDI: BANKAMER.COM	Nov 02 2022 04:48:00	Bank of America, Po Box 982238, El Paso,TX 79998-2238
14275203	Email/Text: megan.harper@phila.gov	Nov 02 2022 00:47:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14366712	Email/Text: megan.harper@phila.gov	Nov 02 2022 00:47:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14234127	+ Email/Text: megan.harper@phila.gov	Nov 02 2022 00:47:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
14228665	+ Email/Text: bankruptcy@cavps.com	Nov 02 2022 00:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14227428	+ Email/Text: info@dalinfinancial.com	Nov 02 2022 00:47:00	Dalin Funding, 1801 North America Street #2a, Philadelphia, PA 19122-2330
14253194	^ MEBN	Nov 02 2022 00:43:57	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
14227433	^ MEBN	Nov 02 2022 00:44:00	Financial Recoveries, 200 E. Park Dr. Ste. 100, Po Box 1388, Mount Laurel, NJ 08054-7388
14227498	EDI: LCIPHMMRGTT	Nov 02 2022 04:48:00	HSBC BANK USA, C/O Ocwen Loan, Attn: Bankruptcy Dept., Po Box 24605, West Palm Beach, FL 33416-4605
14227435	EDI: HFC.COM	Nov 02 2022 04:48:00	HSBC Bank, Po Box 9068, Brandon, FL 33509-9068
14227424	EDI: JPMORGANCHASE	Nov 02 2022 04:48:00	Chase, Pob 24696, Columbus, OH 43224
14227425	EDI: JPMORGANCHASE	Nov 02 2022 04:48:00	Chase Auto Finance, Po Box 901003, Fort Worth, TX 76101
14227500	EDI: JPMORGANCHASE	Nov 02 2022 04:48:00	JPMorgan Chase, Attn Correspondence, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14258551	EDI: JPMORGANCHASE	Nov 02 2022 04:48:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203

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14227437	+ Email/Text: bknotices@mbandw.com	Nov 02 2022 00:47:00	McCarthy Burgess and Wol, 26000 Cannon Road, Bedford, OH 44146-1807
14227503	Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 00:47:00	NationStar Mortgage, Attn: Bankruptcy, Po Box 619094, Dallas, TX 75261-9094
14227439	+ EDI: LCIPHMMRG	Nov 02 2022 04:48:00	Ocwen Loan Servicing, 1661 Worthington Rd., Ste 100, West Palm Beach, FL 33409-6493
14227441	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2022 00:47:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
14260181	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2022 00:47:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14227442	EDI: PRA.COM	Nov 02 2022 04:48:00	Portfolio Recovery, 120 Corporate Blvd., Ste 1, Norfolk, VA 23502
14227507	EDI: PRA.COM	Nov 02 2022 04:48:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541-1067
14260022	EDI: PRA.COM	Nov 02 2022 04:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14358356	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2022 00:50:38	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14227440	EDI: PENNDEPTREV	Nov 02 2022 04:48:00	Pennsylvania Dept. Of Revenue, Bankruptcy Dept., Po Box 2809646, Harrisburg, PA 17128-0946
14227440	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2022 00:47:00	Pennsylvania Dept. Of Revenue, Bankruptcy Dept., Po Box 2809646, Harrisburg, PA 17128-0946
14227444	+ Email/Text: bkenotice@rushmorelm.com	Nov 02 2022 00:47:00	RUSHMORE LOAN MANAGEMENT, PO BOX 55004, Irvine, CA 92619-5004
14227443	+ Email/Text: clientservices@remexinc.com	Nov 02 2022 00:47:00	Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
14227509	+ Email/Text: bkenotice@rushmorelm.com	Nov 02 2022 00:47:00	Rushmore Loan Management, 15480 Laguna Canyon Rd., Irvine, CA 92618-2132
14227445	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2022 00:47:00	Select Portfolio Services, 3217 Decker Lake Drive, Salt Lake City, UT 84119-3284
14227510	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2022 00:47:00	Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
14252355	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 00:47:00	THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
14311059	+ Email/Text: RASEBN@raslg.com	Nov 02 2022 00:47:00	THE BANK OF NEW YORK MELLON, FOR FIRST HORIZON ALTERNATIVE 2006-FA2, c/o RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14227512	Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 00:47:00	The Bank of New York Mellon, Attn: Bankruptcy Dept., Po Box 619094, Dallas, TX 75261-9094
14227446	Email/Text: RASEBN@raslg.com	Nov 02 2022 00:47:00	The Bank of New York Mellon, Robertson, Anschutz, 6409 Congress Ave. Ste. 100, Boca Raton, FL 33487-2853
14255817	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2022 00:47:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14227476	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2022 00:47:00	US Bank National Assoc., Po Box 65250, Salt Lake City, UT 84165-0250
14245464	EDI: LCIPHMMRG	Nov 02 2022 04:48:00	WELLS FARGO BANK, NATIONAL ASSOCIATION, et.al., OCWEN LOAN

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SERVICING, LLC, Attention: Bankruptcy  
Department, P.O. BOX 24605, WEST PALM  
BEACH FL 33416-4605

14227477 + EDI: WFFC2

Nov 02 2022 04:48:00

Wells Fargo, Po Box 10335, Des Moines, IA  
50306-0335

14227514 + EDI: WFFC2

Nov 02 2022 04:48:00

Wells Fargo Bank, N9286 O1Y, 1000 Blue  
Gentian Rd., Eagan, MN 55121-1663

14227478 + EDI: WFFC2

Nov 02 2022 04:48:00

Wells Fargo Financial, CSCL DSP TM MAC  
N8235-04M, Po Box 14517, Des Moines, IA  
50306-3517

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14227524	*+	Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001
14252644	*	THE BANK OF NEW YORK MELLON F/K/A THE, BANK OF NEW YORK AS TRUSTEE FOR FIRST, HORIZON ALTERNATIVE MORTGAGE, SECURITIES TRUST 2006-FA2, PO Box 619096, Dallas TX 75261
14227518	##+	Charmaine Carter, 3330 Sergeant St, Philadelphia, PA 19132-2834
14227519	##+	Debra Norton, 3508 N 23rd St. 1st Floor, Philadelphia, PA 19140-3847

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Soundview Home Loan Trust 2007-OPT1, Asset-Bac andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor HSBC Bank USA N.A., as Indenture Trustee for the Registered Noteholders of Renaissance Home Equity Loan Trust 2007-2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-FRE1, Mortgage-Backed Notes, Series 2016-FRE1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor THE BANK OF NEW YORK MELLON cwohlab@raslg.com

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CHARLES GRIFFIN WOHLRAB

on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon F/K/A The Bank of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2006-FA2 cwohlrab@raslg.com

CHRISTOPHER A. DENARDO

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com

DAMIEN NICHOLAS TANCREDI

on behalf of Debtor Sharonn E. Thomas damien.tancredi@flastergreenberg.com  
damien.tancredi@ecf.inruptcy.com;nicole.pettit@flastergreenberg.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-8 c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com

E. McCord CLAYTON

on behalf of Creditor Martin Brown cord@claytonlit.com

GARY F SEITZ

on behalf of Trustee TERRY P. DERSHAW gseitz@gsbblaw.com

HAROLD N. KAPLAN

on behalf of Creditor The Bank of New York Mellon et als hkaplan@rasnj.com

HOLLY SMITH MILLER

on behalf of Trustee TERRY P. DERSHAW hsmiller@gsbblaw.com abrown@gsbblaw.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank National Association As Trustee For et al jblank@avallonelaw.com

JEROME B. BLANK

on behalf of Creditor HSBC Bank USA N.A., As Indenture Trustee et al jblank@avallonelaw.com

JOSHUA LOUIS THOMAS

on behalf of Debtor Sharonn E. Thomas joshualthomas@gmail.com

KARINA VELTER

on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION kvelter@hoflawgroup.com, ckohn@hoflawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com

KEVIN M. BUTTERY

on behalf of Creditor DITECH FINANCIAL LLC cdigianantonio@rascrane.com

KEVIN M. BUTTERY

on behalf of Creditor The Bank of New York Mellon et als cdigianantonio@rascrane.com

KEVIN S. FRANKEL

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon F/K/A The Bank of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2006-FA2 kdlittleecf@gmail.com

KRISTEN D. LITTLE

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION kdlittleecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank National Association As Trustee For et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank National Association As Trustee wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor HSBC Bank USA N.A., As Indenture Trustee et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARY F. KENNEDY

on behalf of Creditor First Tennessee Bank National Association mary@javidianlaw.com  
coleen@javidianlaw.com;chris.cummins@javidianlaw.com;angie.harrigan@javidianlaw.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon F/K/A The Bank of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2006-FA2 mclark@squirelaw.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov

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ROBERT LEITE-YOUNG

on behalf of Interested Party DHO LLC rleite@roachleite.com, lanette@roachleite.com

ROGER FAY

on behalf of Creditor THE BANK OF NEW YORK MELLON rfay@milsteadlaw.com bkecf@milsteadlaw.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com

THOMAS SONG

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor HSBC Bank USA N.A., As Indenture Trustee et al tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 36

**Information to identify the case:**

Debtor 1	<b>Sharonn E. Thomas</b>	Social Security number or ITIN	xxx-xx-6366
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-17430-elf		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sharonn E. Thomas

11/1/22

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**